

Healthcare Reimbursement Account (HRA)

Employees in salary band \$0-\$70k



Frequently Asked Questions (FAQs)

In 2025, if you’re in salary band \$0-70k and enroll in the **Meritain Copay Plan** medical plan you are eligible for a Health Reimbursement Account (HRA).

- PayPal will contribute to your HRA - \$500 for employee-only coverage or \$1,200 if you cover dependents
- HRA funds are used to pay for medical and prescription expenses.

What is a Health Reimbursement Account (HRA)

An HRA is a special account that can be used to pay for medical and prescription coverage, such as office visit co- payments, claims applicable to your deductible, or prescription co-payments.

Can I contribute to the HRA?

No, only PayPal can contribute to this account. Contributions are free money from PayPal, and you don’t pay taxes on them.

How do I use an HRA?

The HRA is administered by HealthEquity. HealthEquity will send you a Welcome Kit and debit card at the beginning of January. You can use the debit card at the doctor’s office or pharmacy to pay for out-of-pocket medical and pharmacy expenses. Eligible claims can be submitted online or via HealthEquity’s mobile app. Visit [HealthEquity.com](https://www.healthequity.com) for details on how to use your HRA.

How long do I have to submit claims?

Expenses must be incurred between January 1 - December 31, 2025, and claims must be submitted before April 30, 2026.

How long am I eligible for an HRA?

If you remain in salary band \$0-\$70k and enrolled in the Meritain Copay Plan you are eligible. Your HRA will be funded at the start of each new plan year.

What happens if I don’t use the funds in the HRA?

This is a use-it-or lose it account. You **forfeit** any remaining funds if you don’t use by the end of 2025 or if you leave the company prior to December 31, 2025.

Can I have a Flexible Spending Account (FSA) and a Health Reimbursement Account (HRA)?

Yes, the HRA is an employer-funded account in which you are not eligible to make any contributions. You are eligible to contribute to a Flexible Spending Account (FSA) by making pre-tax payroll contributions.

Who can help with additional questions about the HRA?

You can contact the HRA administrator, HealthEquity, using the contact options below.

HealthEquity Contact Information

Option	Contact Information
Online	learn.healthequity.com/paypal
Email	memberservices@healthequity.com
Customer Service Center	1-844-462-9518

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